

# VETERANS JOURNAL



PUBLISHED BY  
FRANKLIN COUNTY VETERANS SERVICE COMMISSION  
250 West Broad Street, Columbus Ohio 43215  
(614) 462-2500 FAX (614) 462-2505  
E-mail: [veteransservice@franklincountyohio.gov](mailto:veteransservice@franklincountyohio.gov)  
Website: [www.franklincountyohio.gov/vets](http://www.franklincountyohio.gov/vets)



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*Carl W. Swisher, A/L*  
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*Wallace W Sarto, AMVETS*  
*Larry W. Roberts, VVA*

*Spring 2009 Issue*

*Doug Lay, Director*  
*John Warrix, Assistant Director*

The information in this journal is being provided to make the veteran community aware of some current events, activities and veterans issues that are of mutual concern. From time to time, we will include some relevant information important enough to be repeated to insure that veterans and their families are aware of the full range of benefits and entitlements available to them.



(Above is a picture of a Veteran's daughter trying on a new coat that came with matching hat and gloves.)

The Franklin County Veterans Service Commission sponsored its first annual Winter Coat Program for veterans and their family members. To be eligible the veteran or family member simply needed to be a Franklin County resident and fall below 200% federal poverty guidelines. We were able to assist over 350 veterans and family members with new coats hats and gloves. We still have smaller sized coats available for those who meet the criteria. We look forward to getting started earlier next year on the Coat Program and have the coats available prior to the start of winter.



Greetings,

I had an opportunity to call the IRS and they stated that the MIRF grant is not subject to federal taxes. Bonus payments made by a state (or a political subdivision thereof) to a member or former member of the uniformed services of the United States or to a dependent of such member are considered combat pay if the payments are made only because of the member's service in a combat zone.

If anyone received a MIRF grant in an earlier year and reported them as taxable income, they may be able to amend their return for that year to claim a refund of the tax they paid on the bonus payment.

This information is listed in Publication 3 (2008), Page 4.

Thanks in advance  
Vince McNatt, Veteran Pgm Mgr  
ODJFS, Veteran Services Unit



## Keeping your family's files current

Retired Soldiers and surviving spouses — does your family know where your files and important papers are? If you died tomorrow, would they know where your bank account is, what insurance you carried and where the deed to the house is? If you haven't yet put together a packet of information for your family, a good tool to use is our Casualty Assistance Checklist which you can access on our homepage at <http://www.armyg1.army.mil/rso/PostRetirement.asp> under Information for Retired Soldiers and Family Members. Complete the checklist and give it to your family to make things a little easier after your death.



## VA TO REPAY MILLIONS IN "RECOVERED" BENEFITS TO WIDOWS

The VA pledged to work quickly to give back the checks that hundreds of thousands of widows should have received during the month of their spouse's death.

WASHINGTON (AP)

Widows of war veterans have been wrongfully denied up to millions of dollars in government benefits over the past 12 years due to computer glitches that often resulted in money being seized from the elderly survivors' bank accounts.

The Veterans Affairs Department said Saturday it wasn't fully aware of the problem. It pledged to work quickly give back the pension and disability checks — ranging from \$100 to more than \$2,500 — that hundreds of thousands of widows should have received during the month of their spouse's death.

"This problem must be fixed," said VA Secretary James Peake. The department indicated in an "action plan" provided to The Associated Press that up to millions of dollars in back payments could be given to widows sometime after next February, once it can identify them.

To expedite matters, the VA said widows who believe they were wrongfully denied payments can call its help line at 1-800-827-1000.

Congress passed a law in 1996 giving veterans' spouses the right to

keep their partners' final month of benefits. It instructed the VA to make changes as needed to comply with the law, which took effect for spouses of veterans who died after Dec. 31, 1996.

But the VA never updated its automated computer systems, which send out checks and notification letters. As a result, widows were either denied the final month of payment or asked to send the checks back. In many cases, if the checks were already deposited or spent, the U.S. Treasury moved to seize the money directly from the widow's account.

Sen. Daniel Akaka, D-Hawaii, who chairs the Senate Veterans Affairs Committee, confronted Peake about the problem in a letter last week after receiving a complaint from a widow. In response, Peake instructed the Veterans Benefits Administration to update its systems as quickly as possible to prevent future denials of benefits.

"This flawed practice has caused serious hardship for many widows," Akaka said Saturday. "Now that this problem has been brought to light, I trust that surviving spouses will receive the benefits they are due."

The VA has yet to identify the exact number of widows affected, but acknowledged Saturday it could be "sizable." Akaka's committee estimates that 50,000 widows each year since 1996 could be affected, based on VA numbers indicating more than 100,000 veterans die each year — some of whom may have been single or divorced — while receiving VA benefits.

Out of that 50,000, some widows might have received the payments they were due if they called the VA at the time to inquire about their rights.

The disclosure comes as the VA is scrambling to upgrade government technology systems before new legislation providing for millions of dollars in new GI education benefits takes effect next August. Thousands of veterans currently also endure six-month waits for disability benefits, despite promises

by Peake and his predecessor, Jim Nicholson, to reduce delays.

President-elect Barack Obama has pledged to "fix the benefits bureaucracy" at the VA. Last week, he named Retired Gen. Eric K. Shinseki, a former Army chief of staff, to be the next VA secretary.



## Defense Department Announces Expedited Disability Evaluation System Process for Combat Wounded

The Department of Defense announced today, in collaboration with the Department of Veterans Affairs (VA), a process designed to expedite a service member seriously injured in combat from military to veteran status, by waiving the standard Disability Evaluation System (DES), resulting in receipt of benefits in three to four months, compared to a recovery and standard DES process that would normally take much longer.

"This new policy should allow service members and their families to focus on the essentials of recovery, reintegration, employment and independent living, with the combined assistance from DoD and VA," said Acting Under Secretary of Defense for Personnel and Readiness Michael L. Dominguez. "The policy supports our belief that there must be a distinction for those who incur devastating disabilities in combat."

The expedited process applies to service members whose conditions are designated as "catastrophic" and whose injuries were incurred in the line of duty as a direct result of

**Cont. Defense Department  
Announces Expedited Disability  
Evaluation System Process for  
Combat Wounded**

armed conflict. A catastrophic injury or illness is a permanent, severely disabling injury, disorder, or disease that compromises the ability to carry out the activities of daily living to such a degree that a service member or veteran requires personal or mechanical assistance to leave home or bed, or requires constant supervision to avoid physical harm to self or others.

Service members who participate in the expedited process will be rated by DoD at a combined rating of 100 percent, and the VA will identify the full range of benefits, compensation and specialty care offered by the VA. Dominguez emphasized that the new process is optional for qualifying service members.

"Service members and their families will be empowered to decide, after counseling on the options and potential concerns and benefits, the most appropriate choice for their situation," said Dominguez.

The policy provides special consideration and exception for members who retire under the expedited DES process to reenter the service with a waiver, should they subsequently request reentry to the service after recovery and rehabilitation.

The expedited policy differs from the DES pilot program, currently underway to test a new process design eliminating the duplicative and time consuming elements of the current standard disability processes at DoD and VA. Key features of the DES pilot include one medical examination and a single-sourced disability rating. To date, more than 1,000 service members have participated in the pilot during the last 14 months.



**Shinseki Sworn In,  
Vows 21st Century  
Service to Veterans**

January 21, 2009

WASHINGTON – Retired Army Gen. Eric K. Shinseki took the oath of office today as the Nation's seventh Secretary of Veterans Affairs, assuming the leadership of the Department of Veterans Affairs following Tuesday's confirmation by the Senate.

"The overriding challenge I am addressing from my first day in office is to make the Department of Veterans Affairs a 21st century organization focused on the Nation's Veterans as its clients," Shinseki said.

Shinseki plans to develop a 2010 budget within his first 90 days that realizes the vision of President Obama to transform VA into an organization that is people-centric, results-driven and forward-looking.

Key issues on his agenda include smooth activation of an enhanced GI Bill education benefit that eligible Veterans can begin using next fall, streamlining the disability claims

system, leveraging information technology to accelerate and modernize services, and opening VA's health care system to Veterans previously unable to enroll in it, while facilitating access for returning Iraq and Afghanistan Veterans.

Shinseki, a former Army Chief of Staff, takes the reins of a 284,000-employee organization delivering health care and financial benefits to millions of Veterans and survivors under a \$98 billion budget authorized this year through networks of regional benefits offices and health care facilities from coast to coast.

Born in 1942 on the island of Kauai, Hawaii, Shinseki graduated from the U.S. Military Academy at West Point, N.Y., in 1965. He served two combat tours and was wounded in action in Vietnam. He served with distinction in Europe, the Pacific and stateside, eventually becoming the Army's senior leader from June 1999 to June 2003.

Retired from military service in August 2003, Shinseki's military decorations include three Bronze Stars and two Purple Hearts.

Shinseki succeeds Dr. James B. Peake as Secretary of Veterans Affairs.

<http://www.whitehouse.gov/agenda/veterans/>







## *Relaxation of Priority Group 8 Enrollment Restrictions*

Fact Sheet 16-10  
January 2009

**Public Law 110-329 provides VA additional funding to allow expanded enrollment opportunity for certain Priority 8 veterans who may have been previously denied enrollment in VA's health care system because their income exceeded VA's means tests thresholds.**

The new provision allows veterans whose incomes do not exceed these thresholds by more than 10 percent to enroll in VA's health care system. The new provision is expected to take effect this June and will be applied retroactively to all enrollment applications received on or after January 1, 2009. These changes do not open enrollment to all Priority 8 veterans.

A veteran who applies for enrollment after the effective date of the new provision (expected in June 2009), does not qualify for a higher priority group and whose income exceeds the means test threshold (MTT) or geographic means test threshold (GMTT) by 10% or less will be placed in priority group 8b (if the veteran is 0% service-connected, non-compensable) or 8d (if the veteran is non service-connected) and enrolled in the VA health care system.

A veteran who applies for enrollment on or after January 1, 2009 but ***before the effective date of the new rule***, does not qualify for a higher priority group and whose income exceeds the MTT or GMTT by 10% or less will be placed in priority group 8e or 8g and will not be enrolled in the VA health care system. However, the VA Health Eligibility Center will re-determine enrollment using the relaxed income restriction ***on the effective date of the new provision*** for those veterans who applied on or after January 1, 2009 and who have been placed in enrollment category 8e or 8g. This approach will relieve veterans from having to submit multiple enrollment applications for the same year. For those veterans who apply on or after January 1, 2009 and are placed into a rejected priority group due to income, VA enrollment correspondence will indicate that VA will re-determine enrollment after the effective date of the new rule.

A veteran who applied for enrollment prior to January 1, 2009, did not qualify for a higher priority group and whose income exceeded the MTT or GMTT by 10% or less will not be placed in priority group 8b or 8d, rather the veteran will continue to be placed in priority group 8e or 8g. Veterans whose application for enrollment was rejected due to exceeding the MTT or GMTT and whose application was submitted and determined prior to January 1, 2009 will need to submit a new application for enrollment in 2009 to take advantage of the relaxed income restrictions.

Veterans are encouraged to contact VA's Health Benefits Service Center at 1-877-222 VETS (8387); or Visit the VA health eligibility website at [www.va.gov/healtheligibility](http://www.va.gov/healtheligibility).

SPRING

## Commissioners to Assist Seniors and Renters Impacted by the Foreclosure Crisis

In response to the national foreclosure crisis threatening Franklin County residents, County Commissioners have launched a broad series of measures designed to address this serious problem and reduce the risk it poses to local residents. In particular, the Commissioners are expected to authorize a Service Agreement with the Franklin county Office of Aging to initiate a Senior Rental Rescue Funds program and the Columbus Urban League for a Rental Rescue Program. These programs are designed to assist seniors and renters whose rental properties have been foreclosed upon. Data shows that 40% of individuals facing foreclosure are renters.

**Call the Columbus Urban League  
at 257-6300**

The Senior Rental Rescue program will utilize \$20,000.00 in Community Development Block Grant (CDBG) funds and \$20,000.00 in matching funds from the Office of Aging Senior Options funding to provide counseling and monetary relocation assistance to an estimated 32 low-income senior households. Only Franklin County residents who live outside of the city of Columbus are eligible. Assistance will be capped at \$1,200.00 per senior household. The Rental Rescue Program will allocate \$60,000 in funding and is expected to assist up to 25 renters and their families. The services provided under these programs will help seniors and renters being displaced from their residences to transition to new rental housing. Renters facing foreclosure are often left with unpaid utility bills, moving costs and security deposits at their new homes.

**Seniors call Senior Options at  
462-6200**

## HUD NEWS

U.S. Department of Housing and Urban Development – Shaun Donovan, Secretary Office of Public Affairs, Washington, DC 20410  
Thomas H. Leach, (614) 469-5737, x8110

February 19, 2009

<http://www.hud.gov/news/index.cfm>

### OBAMA ADMINISTRATION AWARDS \$82.3 MILLION IN HOMELESS GRANTS TO MORE THAN 250 LOCAL HOUSING AND SERVICE PROGRAMS IN OHIO

WASHINGTON – U.S. Housing and Urban Development Secretary Shaun Donovan today announced the Obama Administration is awarding \$82.3 million in grants to more than 250 local homeless throughout Ohio. HUD grants offer homeless individuals and families a wide range of housing and support services. For a complete local summary of the grant funding announced today, visit: <http://www.hud.gov/news/release.cfm?content=pr09-010.cfm>

“With the foreclosure and unemployment crisis looming, millions of families – both homeowners and renters – are in danger of losing their homes so we must focus substantial resources to help those families find stable housing,” said Donovan. “The grants being awarded today, along with the recovery plan’s additional \$1.5 billion, will offer a critical lifeline to those persons and families who, after a foreclosure or job loss, might otherwise be faced with homelessness. Today we are announcing an unprecedented commitment to fund programs that have a proven track record of providing real housing solutions for our most vulnerable neighbors.”

Included in today’s announcement, HUD is awarding \$24 million to create new pilot programs in 23 local communities to rapidly re-house homeless families with children, including Cincinnati, Columbus and Dayton, Ohio. These local pilot programs will become the basis of a significantly expanded \$1.5 billion effort to offer quick housing assistance to homeless families and to prevent homelessness among those facing a sudden economic crisis. Local communities were awarded the following amounts: Cincinnati, \$1,678,310; Columbus, \$844,634; and Dayton, \$784,700.

HUD’s funding is provided in two ways:

- [Continuum of Care Grants](#) provide permanent and transitional housing to homeless persons. In addition, Continuum grants fund important services including job training, health care, mental health counseling, substance abuse treatment and child care. More than \$1.5 billion in Continuum of Care grants are awarded competitively to local programs to meet the needs of their homeless clients. Continuum grants fund a wide variety of programs from street outreach and assessment programs to transitional and permanent housing for homeless persons and families.
- [Emergency Shelter Grants](#) provide funds for the operation of local shelters and fund related social service and homelessness prevention programs. Emergency Shelter Grants that are allocated based on a formula to state and local governments to create, improve and operate emergency shelters for homeless persons. These funds may also support essential services including job training, health care, drug/alcohol treatment, childcare and

homelessness prevention activities. By helping to support emergency shelter, transitional housing and needed support services, Emergency Shelter Grants are designed to move homeless persons away from a life on the street toward permanent housing.

This year, HUD launched a new electronic grant submission process called *e-snaps*. This new electronic system allows applicants to store their submissions as they work on them and significantly reduces the time it takes HUD staff to review these applications. It also saves considerable effort by avoiding burdensome and time-consuming data entry. In the end, *e-snaps* will streamline and accelerate the process of awarding HUD grant to local homeless programs across the country.

## *What is Spirit of America?*

Dept. of the Army community outreach program presented by the U.S. Army Military District of Washington

300+ Active Duty Soldiers from The U.S. Army Band “Pershing’s Own” and the 3<sup>rd</sup> U.S. Infantry Regiment (The Old Guard)

Nationwide Arena, Columbus  
18 Sept 10:30 am and 7:30 pm  
19 Sept 2:00 pm and 7:30 pm

2 hours, 2 acts, 15 min.  
intermission

Act 1: Live-action historical reenactments

Act 2: Showcases performances by the Army’s elite ceremonial units

**Tickets are FREE!!!**

FOR IMMEDIATE RELEASE  
October 30, 2008

## New Law Authorizes Veterans' Salutes during National Anthem

WASHINGTON -- Veterans and active-duty military not in uniform can now render the military-style hand salute during the playing of the national anthem, thanks to changes in federal law that took effect this month.

"The military salute is a unique gesture of respect that marks those who have served in our nation's armed forces," said Secretary of Veterans Affairs Dr. James B. Peake. "This provision allows the application of that honor in all events involving our nation's flag."

The new provision improves upon a little known change in federal law last year that authorized veterans to render the military-style hand salute during the raising, lowering or passing of the flag, but it did not address salutes during the national anthem. Last year's provision also applied to members of the armed forces while not in uniform.

Traditionally, members of the nation's veterans service organizations have rendered the hand-salute during the national anthem and at events involving the national flag while wearing their organization's official head-gear.

The most recent change, authorizing hand-salutes during the national anthem by veterans and out-of-uniform military personnel, was sponsored by Sen. Jim Inhofe of Oklahoma, an Army veteran. It was included in the Defense Authorization Act of 2009, which President Bush signed on Oct. 14.

The earlier provision authorizing hand-salutes for veterans and out-

of-uniform military personnel during the raising, lowering or passing of the flag was contained in the National Defense Authorization Act of 2008, which took effect Jan. 28, 2008.



## The 2009 Central Ohio Armed Forces Day Observance

Will be sponsored by

**The Military/Veterans Educational  
Foundation (MILVETS)**

Mark your calendars for Friday, May  
15, 2009 at Villa Milano Restaurant

***"My favorite Lincoln  
story is this: He was  
polishing ("blackening")  
his boots one day when  
a cabinet member  
stopped by and  
advised, 'Mr. President,  
in Washington a  
gentleman does not  
black his own boots.'  
Without looking up  
Lincoln replied, 'Then  
whose boots do they  
black?'"***

~ Dr. S. Ward Casscells ~

## New Faces around the VSC



John Bolen is originally from Ross County Ohio. A 1973 Miami University graduate, he is an Air Force Veteran having served from 1973 to 1976. In 1976 he became a Veterans Claims Examiner for the VA Regional Office in Cleveland. In 1984 he transitioned to become a Veterans Benefit Counselor there. During 1985 He transferred to the VA Benefits Office in Columbus Ohio as a counselor and Officer in Charge. On January 16<sup>th</sup> 2009 he retired from the VA with 35 years of federal service. On Jan 20<sup>th</sup> he began his new career with the Franklin County Veterans Service Commission as a benefits specialist.



Bob Taylor was born and raised in Chillicothe, Ohio. He has been a resident of Columbus since February 2008. Bob served active duty in the Marine Corp for four years. For the last, nine and half years have been employed with Ross County Job & Family Services as a Workforce Development Specialist/Lead Worker at our Jobs One Stop office/Opportunity Center. He wants to thank Franklin County Veterans Service Commission for the opportunity to work here and to support our veterans.

## **Army Charity Hoards Millions Meant to Help Veterans**

Between 2003 and 2007 -- as many military families dealt with long war deployments and increased numbers of home foreclosures -- Army Emergency Relief packed away \$117 million into its own reserves while spending just \$64 million on direct aid, tax records show.

From: Fox News  
Sunday Feb 22, 2009

FORT BLISS, Texas -- As soldiers stream home from Iraq and Afghanistan, the biggest charity inside the U.S. military has been stockpiling tens of millions of dollars meant to help put returning fighters back on their feet, an Associated Press investigation shows.

Between 2003 and 2007 -- as many military families dealt with long war deployments and increased numbers of home foreclosures -- Army Emergency Relief grew into a \$345 million behemoth. During those years, the charity packed away \$117 million into its own reserves while spending just \$64 million on direct aid, according to an AP analysis of its tax records.

Tax-exempt and legally separate from the military, AER projects a facade of independence but really operates under close Army control. The massive nonprofit -- funded predominantly by troops -- allows superiors to squeeze soldiers for contributions; forces struggling soldiers to repay loans -- sometimes delaying transfers and promotions; and too often violates its own rules by rewarding donors, such as giving free passes from physical training, the AP found.

AER was founded in 1942 to soften the personal financial hardships on

soldiers and their families as the country ramped up its fight in World War II.

Today, AER's mission is to ease cash emergencies of active-duty soldiers and retirees, and to provide college scholarships for their families. Its emergency aid covers mortgage payments and food, car repairs, medical bills, travel to family funerals, and the like.

Instead of giving money away, though, the Army charity lent out 91 percent of its emergency aid during the period 2003-2007. For accounting purposes, the loans, dispensed interest-free, are counted as expenses only when they are not paid back.

During that same five-year period, the smaller Navy and Air Force charities both put far more of their own resources into aid than reserves. The Air Force charity kept \$24 million in reserves while dispensing \$56 million in total aid, which includes grants, scholarships and loans not repaid.

The Navy charity put \$32 million into reserves and gave out \$49 million in total aid.

AER executives defend their operation, insisting they need to keep sizable reserves to be ready for future catastrophes.

"Look at the stock market," said retired Col. Dennis Spiegel, AER's deputy director for administration. Without the large reserve, he added, "We'd be in very serious trouble."

Navy- and Air Force-sponsored charities also are deeply intertwined with their services, but they impose controls that help safeguard their independence.

Officers in those services are expected to keep their noses out of requests for aid. Sailors should "be comfortable coming to us without any fear that the command is going to be involved," says retired Rear Adm. Jan Gaudio, executive vice

president of Navy-Marine Corps Relief Society.

Meanwhile, civilian charities for service members and veterans say they are swamped by the desperate needs of recent years, with requests far outstripping ability to respond.

According to 2007 U.S. Census Bureau figures, 1.3 million veterans -- or 6 percent -- lived in poverty, with 537,000 unemployed.

"I have so many people who are losing their homes, they're behind on their mortgage payments, they're losing their jobs because of PTSD (Post-Traumatic Stress Disorder) or the medication they're taking -- and the Army Emergency Relief can't help them," says Outreach Director Sema Olson at U.S. Welcome Home Foundation, which finds aid for combat veterans.

While independent on paper, Army Emergency Relief is housed, staffed and controlled by the U.S. Army.

That's not illegal per se. Eric Smith, a spokesman for the Internal Revenue Service, said the agency can't offer an opinion on a particular charity's activities. But Marcus Owens, former head of IRS charity oversight, said charities like AER can legally partner closely with a government agency.

However, he said, problems sometimes arise when their missions diverge. "There's a bit of a tension when a government organization is operating closely with a charity," he said.

Told of AP's findings, civilian charities and watchdog groups said AER isn't acting charitably enough under the Army's sway. They challenged how fairly it fundraises and how generously it gives back.

Some smaller charities said AER sometimes refers clients to them. Yet the American Institute of Philanthropy says AER holds enough reserves to last about 12 years at its current level of aid.



**Cont. Army Charity**

Most charity watchdogs view 1-to-3 years of reserves as prudent, with more than that considered hoarding.

Daniel Borochoff, president of the American Institute of Philanthropy, said that AER collects money "very efficiently. What the shame is, is they're not doing more with it."

When challenged, some AER administrators acknowledged being overly prudent with charitable funds in the past. Janice Gamel, a civilian who runs AER at Fort Bliss, says some military staffers "have the philosophy 'this is my money' and hold on too tight." National administrators say they've tried to loosen the purse strings. The most recent yearly figures show a tilt by AER toward increased giving.

Still, Borochoff's organization, which grades charities, gives the Army charity an "F" because of the hoarding. "It's as if the group is more concerned about its own stability and longevity than the people it purports to serve," says Borochoff.

The AP findings include:-- Superior officers come calling when AER loans aren't repaid on time. Soldiers can be fined or demoted for missing loan payments. They must clear their loans before transferring or leaving the service.

-- Promotions can be delayed or cancelled if loans are not repaid.

-- Despite strict rules against coercion, the Army uses pushy tactics to extract supposedly voluntary contributions, with superiors using language like: "How much can we count on from you?"

-- The Army sometimes offers rewards for contributions, though

incentives are banned by program rules. It sometimes excuses contributors from physical training -- another clear violation.

-- AER screens every request for aid, peering into the personal finances of its troops, essentially making the Army a soldier's boss and loan officer.

"If I ask a private for something ... chances are everyone's going to do it. Why? Because I'm a lieutenant," says Iraq war veteran Tom Tarantino, otherwise an AER backer. "It can almost be construed as mandatory."

It's "offensive" to raise funds this way, says Rich Cowles, executive director of the independent Charities Review Council of Minnesota.

Neither the Army nor Sgt. Major of the Army Kenneth Preston, an AER board member, responded to repeated requests for comment on the military's relationship with AER.

When fresh personnel arrive at Fort Bliss, on the edge of El Paso, they soon march over to AER for a mandatory briefing.

The program, they learn, is about "helping the Army take care of its own," as the charity's leaflets say.

"You can do better when you know your soldiers," says Col. Ed Manning, commander at the base of about 17,000 soldiers. He refers to AER in the first person as "we."

"This is a commander's program," Gamel tells an AP reporter during a tour. "If a soldier is in financial distress, it could affect his work."

AER pays just 21 staffers, all working at its headquarters at Army Human Resources Command in Alexandria, Va. AER's other 300 or so employees at 90 Army sites worldwide -- such as Gamel -- are civilians paid by the Army. Also, the Army gives AER office space for free. For example, Gamel operates out of the Fort Bliss Army

Community Service Center. AER's treasurer, Ret. Col. Andrew Cohen, acknowledged in an interview that "the Army runs the program in the field." Army officers dominate its corporate board too.

Charities linked to other services operate along more traditional nonprofit lines. The Air Force Aid Society sprinkles its board with members from outside the military to foster broad views.

The Navy-Marine Corps Relief Society pays 225 employees and, instead of relying on Navy personnel for other chores, deploys a corps of about 3,400 volunteers, including some from outside the military.

Army regulations say AER "is, in effect, the U.S. Army's own emergency financial assistance organization." When a soldier gets into financial trouble, the path to AER starts with a visit to his or her supervising Army officer. Under Army regulations, officers must recommend whether their soldiers deserve aid. Company commanders and first sergeants can approve up to \$1,000 in loans on their own say-so.

Army officers also are charged with making sure their troops repay AER loans. That means when an active-duty soldier misses loan payments, he's in trouble with his employer: the Army.

"If you have an outstanding bill, you're warned about paying that off just to finish your tour of duty ... because it will be brought to your leadership and it will be dealt with," says Jon Nakaishi, of Tracy, Calif., an Army National Guard veteran of the Iraq war who took out a \$900 AER loan to help feed his wife and children between paychecks.

In his case, he was sent home with an injury and never fully repaid his loan.



**Cont. Army Charity**

Nakaishi tells of another guardsman with an unpaid AER loan. "He was not overpressured in a bad way -- just reminded he wasn't going to be able to get a promotion," says Nakaishi, who spoke up to defend AER's practices.

The Army also exercises its leverage in raising contributions from soldiers. It reaches out only to troops and veterans in annual campaigns organized by Army personnel.

For those on active duty, AER organizes appeals along the chain of command. Low-ranking personnel are typically solicited by a superior who knows them personally. While banning coercion, an Army handbook coaches campaign solicitors to aggressively push for donations: "How much will you donate to help your fellow soldiers?"

Spiegel, the AER administrator, said he's unaware of specific violations but added: "I spent 29 years in the Army, I know how ... first sergeants operate. Some of them do strong-arm."

In interviews with the AP, several soldiers said that when they were asked for an AER donation, they believed that AER was a branch of the Army.

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Army regulations ban base passes, training holidays, relief from guard duty, award plaques and "all other incentives or rewards" for contributions to AER. But the AP uncovered evidence of many violations.

Before leaving active duty in 2006, Philip Aubart, who then went to Reserve Officer Training Corps at Dartmouth College, admits he gave to AER partly to be excused from

push-ups, sit-ups and running the next day. For those who didn't contribute the minimum monthly allotment, the calisthenics became, in effect, a punishment.

"That enticed lots and lots of guys to give," he noted. He says he gave in two annual campaigns and was allowed to skip physical training the following days.

USA Cares charity founder Roger Stradley, a command sergeant major who helped run AER campaigns before retiring in 2000, says whole units were sometimes excused from a long run to reward high participation.

Others spoke of prizes like pizza parties and honorary flags given to top cooperating units. Army rules ban those too, saying awards will not be given to units or commanders "for goal accomplishment or percent of participation."

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Make no mistake: AER, a normally uncontroversial fixture of Army life, has helped millions of soldiers and families cope with emergencies, as well as college costs. Last year alone, AER handed out about \$5.5 million in emergency grants, \$65 million in loans, and \$12 million in scholarships.

But the AP encountered considerable criticism about AER's hoarding of its treasure chest.

Prolonged and repeated war deployments to Iraq and Afghanistan have put many military families on the financial edge.

Many strain to stay on track while a parent is away. Others grapple with emergency medical or travel costs when their soldier comes home broken. Also, the nation's mortgage troubles have challenged some military families who live off base.

However, AER's management says it hasn't felt a need to boost giving in

recent years. "I don't necessarily think the need is any different than it was four or five years ago," says Spiegel.

Jack Tilley, a retired sergeant major of the Army on AER's board from 2000 to 2004, said he was surprised by AP's findings, especially during wartime. He was particularly disturbed by the relatively low number of grants, as opposed to loans.

"I think they could give more. In fact, that's why that's there," said Tilley, who co-founded another charity that helps families of Mideast war veterans, the American Freedom Foundation.

By contrast, the Navy-Marine Corps Relief Society says it has augmented relief to satisfy needs heightened by frequent combat deployments of Marines.

Reservist John Shea, of New York, an Iraq veteran who has contributed to AER, said he thought it gave more in grants, given its mission of helping desperate soldiers with personal emergencies. "Certainly, a lot of people think that's what they're donating to," he added.

Many say they need AER's help today. "I think the situation is pretty catastrophic right now," says Cheryl Lynch, of Pace, Fla., who also believes AER should give more grants.

Lynch's son fell from a building during an Army training exercise in France eight years ago. At the time, she went to AER for help covering her expenses while she tended to her brain-injured son at Walter Reed Army Medical Center. "They actually kind of blew me off to the Red Cross," Lynch says.

-----What does AER do with its retained wealth? Mostly, it accumulates stocks and bonds. AER ended 2007 with a \$296 million portfolio; last year's tanking market cut that to \$214 million, by the estimate of its treasurer.

Cont. **Army Charity**

Sylvia Kidd, an AER board member in the 1990s, says she feels that the charity does much good work but guards its relief funds too jealously. "You hear things, and you think, "They got all this money, and they should certainly be able to take care of this," she said. She now works for a smaller independent charity, the Association of the United States Army, providing emergency aid to some military families that AER won't help.

Though AER keeps a \$25 million line of bank credit to respond to a world economic crisis, it has decided to trim back relief in the face of the recession.

Its board has decided to lop off a third of its scholarship money this year. "We're not happy about it," Spiegel says.

## **VA Medical Foster Home (MFH) Program**

From NAUS Feb. 20, 2009

VA's new medical foster home (MFH) program is helping veterans when too old or infirm to live alone. Under MFH, VA finds qualified caregivers in the community willing to take veterans into their homes to provide 24-hour supervision and personal assistance. The program is designed to help veterans with VA home care and assistive devices when they no longer can live alone. Prior to this program, the sole option was a nursing home. Now in place at seven VA facilities, VHA plans to expand MFH to 31 more sites. More than 400 veterans have been placed in MFH homes thus far. To determine availability in your area, contact the VA at (877) 222-8387.

## **Hot off the presses, Social Security announces it's One-Time Economic Stimulus Payments. Read on, my friends:**

### **Social Security's Economic Stimulus One-Time Payments Information Page**

President Obama recently signed the American Recovery and Reinvestment Act of 2009. This act provides for the one-time payment of \$250 to individuals who get Supplemental Security Income (SSI) or Social Security benefits.

We expect everyone who is entitled to a payment to receive it by late May 2009. No action is required on your part.

We are currently working on the details regarding how we will issue nearly 55 million one-time payments to our beneficiaries.

When more information becomes available, we will promptly post it here. Please bookmark this site and check back regularly. Thank you. <http://www.socialsecurity.gov/payment/>



### **Tuition Data for New GI Bill Released by VA**

From NAUS Feb 13, 2009

In their ongoing efforts to prepare to implement the new GI Bill, the VA has posted preliminary information concerning maximum Tuition and Fees for each State on the GI Bill web page. Click on the [VA GI Bill Webpage](#) for information for your State.

## **2009 National Veterans Day Poster**

From NAUS Feb. 13, 2009

Interested in designing a national poster to honor veterans? Then the Veterans Day National Committee would like to hear from you. The committee is seeking submissions for the 2009 national Veterans Day poster. The poster is distributed to more than 110,000 schools nationwide, military installations around the world, and to federal agencies in the nation's capital. The winning poster will also be the cover of the official program booklet for the Veterans Day ceremony at Arlington National Cemetery.

The committee will convene in May 2009 to review all submissions and select a finalist. The final poster must be 18x24" at 300 dots per inch, but please scale down submissions to 9x12" and submit electronic versions as jpg images or PDF files via e-mail to [vetsday@va.gov](mailto:vetsday@va.gov). Alternatively, send copies of artwork or a CD with artwork files to Department of Veterans Affairs (002C), 810 Vermont Ave., NW, Washington, D.C., 20420. Please do not send originals.

The deadline for submissions is May 1, 2009. To view Veterans Day posters from previous years, visit [the Veterans Day website](#) and click on "Poster Gallery." Submissions should include sufficient information to demonstrate that the image is the work of the artist and is not copyrighted material (i.e. photos and concepts). The committee may select a particular submission but ask the artist to make modifications to the original design. Additional changes may be required prior to printing.

*A slip of the foot you may soon recover, but a slip of the tongue you may never get over.*

**Benjamin Franklin**

FRANKLIN COUNTY  
VETERANS SERVICE  
COMMISSION  
250 W BROAD ST  
COLUMBUS OH 43215-2787

